

**Information to identify the case:**

Debtor 1	<u>Lucecita Torres</u>	Social Security number or ITIN	xxx-xx-5861
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-31912-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lucecita Torres  
aka Luceita Crispin, aka Lucy Torres

1/25/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Lucecita Torres  
 Debtor

Case No. 13-31912-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Jan 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2019.

db +Lucecita Torres, 3516 Barred Owl Lane, Vineland, NJ 08361-8692  
 cr +Cobblestone Walk Homeowners Association, c/o Simeone & Raynor, LLC, Harvard Law Building,  
 1522 Route 38, Cherry Hill, NJ 08002-2216  
 514263872 American Suzuki Financial Services, PO Box 980907, Bloomington, MN 55438-0907  
 514348066 +BANK OF AMERICA, N.A., FEIN, SUCH, KAHN & SHEPARD, PC, 7 Century Drive - Suite 201,  
 Parsippany, New Jersey 07054-4673  
 514263874 +Bank United, 7815 Nw 148 Street, Miami Lakes, FL 33016-1554  
 514382259 +Bank of America, N.A., Phelan Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 515371655 +Bradshaw Properties, LLC, Zucker, Goldberg & Ackerman, 200 Sheffield St., Suite 301,  
 Mountainside, NJ 07092-2315  
 514456372 +Cobblestone Walk Homeowner's Association, c/o Simeone & Raynor, LLC, 1522 Route 38,  
 Cherry Hill, NJ 08002-2216  
 514263885 NCO Financial, Attn: W J Hospital, 20 East Clementon Rd. #102 North,  
 Gibbsboro, NJ 08026  
 514263888 +Simeone & Raynor, LLC, RE: Cobblestone Walk, 1522 Route 38, Cherry Hill, NJ 08002-2216

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 26 2019 00:10:06 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 26 2019 00:10:02 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 lm EDI: BANKAMER.COM Jan 26 2019 04:28:00 Bank of America, 4161 Piedmont Parkway,  
 Greensboro, NC 27410  
 514368715 EDI: AIS.COM Jan 26 2019 04:28:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 515320914 +EDI: BANKAMER.COM Jan 26 2019 04:28:00 BANK OF AMERICA, N.A., MAIL STOP CA6-919-01-23,  
 400 NATIONAL WAY, SIMI VALLEY, CA 93065-6414  
 514263873 EDI: BANKAMER.COM Jan 26 2019 04:28:00 Bank Of America, P.O. Box 535310,  
 Atlanta, GA 30353-5310  
 514510763 +EDI: BANKAMER.COM Jan 26 2019 04:28:00 Bank of America, N.A., 7105 Corporate Drive,  
 Mail Stop: TX2-982-03-03, Plano, TX 75024-4100  
 514263875 +EDI: CAPITALONE.COM Jan 26 2019 04:28:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 514412416 EDI: CAPITALONE.COM Jan 26 2019 04:28:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 514263876 +EDI: RCSFNBMARIN.COM Jan 26 2019 04:28:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 514263877 EDI: HFC.COM Jan 26 2019 04:28:00 Direct Rewards, P.O. Box 5250,  
 Carol Stream, IL 60197-5250  
 514263878 +EDI: AMINFOFP.COM Jan 26 2019 04:28:00 First Premier, 900 West Delaware Street, Suite 7,  
 Sioux Falls, SD 57104-0337  
 514263880 +EDI: RMSC.COM Jan 26 2019 04:28:00 GEMB/Walmart, PO Box 981400, El Paso, TX 79998-1400  
 514263879 +EDI: RMSC.COM Jan 26 2019 04:28:00 Gemb/Peach Direct, PO Box 981439,  
 El Paso, TX 79998-1439  
 514263881 +EDI: HFC.COM Jan 26 2019 04:28:00 HSBC/Nautilus, PO Box 5253,  
 Carol Stream, IL 60197-5253  
 514263882 EDI: RMSC.COM Jan 26 2019 04:28:00 JC Penney, PO Box 981402, El Paso, TX 79998-1402  
 514263883 +E-mail/Text: BKRMailOPS@weltman.com Jan 26 2019 00:09:42 Kay Jewelers, 375 Ghent Rd,  
 Fairlawn, OH 44333-4600  
 514507591 EDI: RESURGENT.COM Jan 26 2019 04:28:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 514500900 EDI: RESURGENT.COM Jan 26 2019 04:28:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Springleaf Financial, Services Of Indiana, Inc., Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 514263884 +EDI: TSYS2.COM Jan 26 2019 04:28:00 Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 514263886 +E-mail/Text: egssupportservices@alorica.com Jan 26 2019 00:10:19 Nco Financial Systems,  
 Re: Capital One Bank, 4740 Baxter Road, Virginia Beach, VA 23462-4484  
 514263887 +EDI: RMSC.COM Jan 26 2019 04:28:00 Old Navy, P.O. Box 981400, El Paso, TX 79998-1400  
 514502408 EDI: PRA.COM Jan 26 2019 04:28:00 Portfolio Recovery Associates, LLC,  
 c/o Hsbc Bank Nevada, N.a., POB 41067, Norfolk VA 23541  
 514503068 EDI: PRA.COM Jan 26 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o Jc Penney,  
 POB 41067, Norfolk VA 23541  
 514502459 EDI: PRA.COM Jan 26 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o Old Navy,  
 POB 41067, Norfolk VA 23541  
 514510663 EDI: PRA.COM Jan 26 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o Peach Direct,  
 POB 41067, Norfolk VA 23541  
 514502460 EDI: PRA.COM Jan 26 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,  
 POB 41067, Norfolk VA 23541  
 514731569 +E-mail/Text: csidl@sbcglobal.net Jan 26 2019 00:10:38 Premier BankCard/Charter,  
 PO Box 2208, Vacaville, CA 95696-8208

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 43

Date Rcvd: Jan 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514263871 EDI: AGFINANCE.COM Jan 26 2019 04:28:00 American General Finance,  
3501 Route 42, Suite 350, Turnersville, NJ 08012  
514305129 +E-mail/Text: BKRMailOps@weltman.com Jan 26 2019 00:10:12 Sterling Inc. dba Kay Jewelers,  
c/o Weltman, Weinberg & Reis, Co., LPA, P.O. Box 93784, Cleveland, OH 44101-5784  
514314991 +E-mail/Text: BKRMailOPS@weltman.com Jan 26 2019 00:09:43 Sterling Jewelers Inc,  
c/o Weltman, Weinberg & Reis, 323 W. Lakeside Avenue, Cleveland, OH 44113-1085  
514263889 +EDI: VERIZONCOMB.COM Jan 26 2019 04:28:00 Verizon, 500 Technology Drive - Suite 30,  
Weldon Spring, MO 63304-2225  
514263890 +EDI: VERIZONCOMB.COM Jan 26 2019 04:28:00 Verizon Wireless, PO Box 26055,  
Minneapolis, MN 55426-0055

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 27, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com  
Brian C. Nicholas on behalf of Creditor Bradshaw Properties, LLC bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Judith Jennings on behalf of Creditor Cobblestone Walk Homeowners Association  
judithjennings@verizon.net, dsimeone@srnjlawfirm.com  
Karina Velter on behalf of Creditor Sterling Jewelers Inc. dba Kay Jewelers  
Velter.karina@gmail.com  
Nicholas V. Rogers on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com  
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Loss Mitigation Bank of America bankruptcy@feinsuch.com  
Seymour Wasserstrum on behalf of Debtor Lucecita Torres mylawyer7@aol.com, ecf@seymourlaw.net  
TOTAL: 11